

**Information to identify the case:**

Debtor 1	Norma S. Buen	Social Security number or ITIN xxx-xx-5125
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-13836-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Norma S. Buen

6/14/24

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Norma S. Buen  
Debtor

Case No. 19-13836-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jun 14, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:**

Recip ID	Recipient Name and Address
db	+ Norma S. Buen, 15 McIntosh Road, Sewell, NJ 08080-3035
cr	+ Ruby Stone Trust, A Delaware Statutory Trust, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
518050869	+ Dyan C. Mantalaba, 15 McIntosh Road, Sewell, NJ 08080-3035
518048284	+ Faloni & Assoc., P.O. Box 1285, Caldwell, NJ 07007-1285
518048285	Garden State Investment, 6601 Ventnor Avenue, Suite 104, Ventnor City, NJ 08406-2168
520235167	+ Ruby Stone Trust, A Delaware Statutory Trust, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
520248022	+ Ruby Stone Trust, A Delaware Statutory Trust, Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520248023	+ Ruby Stone Trust, A Delaware Statutory Trust, Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741, Ruby Stone Trust, A Delaware Statutory T Rushmore Servicing 75261-9096
518053043	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518048290	Township of Washington, PO Box 106, Turnersville, NJ 08012
518048291	+ Viking, Attn: Law Offices of Joel Cardis, LLC, 2006 Swede Road, Suite 100, Norristown, PA 19401-1787

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 14 2024 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 14 2024 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518048281	+ EDI: LCIBAYLN	Jun 15 2024 00:40:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
518168051	^ MEBN	Jun 14 2024 20:51:57	Citizens Bank of Pennsylvania, c/o Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
518048282	^ MEBN	Jun 14 2024 20:52:44	Citizens One Home Loans, PO Box 6260, Glen Allen, VA 23058-6260
518994388	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 14 2024 20:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518994387	+ Email/Text: nsm_bk_notices@mcooper.com	Jun 14 2024 20:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518065390	EDI: DISCOVER	Jun 15 2024 00:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518048283	+ EDI: DISCOVER	Jun 15 2024 00:40:00	Discover Card, Attn: Bankruptcy Dept., PO Box

District/off: 0312-1

User: admin

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Date Rcvd: Jun 14, 2024

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518129924	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2024 21:01:26	3025, New Albany, OH 43054-3025
518048286	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2024 21:01:49	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518048287	+ Email/Text: BKNotice@ldvlaw.com	Jun 14 2024 20:56:00	LVNV Funding, LLC, P.O. Box 10497, Ste 110, Ms 576, Greenville, SC 29603-0497
519660527	Email/Text: nsm_bk_notices@mcooper.com	Jun 14 2024 20:56:00	Lyons Doughty & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269
519660528	Email/Text: nsm_bk_notices@mcooper.com	Jun 14 2024 20:56:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741
518214026	EDI: PRA.COM	Jun 15 2024 00:40:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept.
518214197	EDI: PRA.COM	Jun 15 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
518048288	Email/Text: signed.order@pfwattorneys.com	Jun 14 2024 20:56:00	Portfolio Recovery Associates, LLC, c/o Sams Club Mastercard, POB 41067, Norfolk VA 23541
518053043	^ MEBN	Jun 14 2024 20:52:30	Pressler, Felt and Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
518048289	EDI: SYNC	Jun 15 2024 00:40:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518067885	+ EDI: LCITDAUTO	Jun 15 2024 00:40:00	Synchrony Bank/Sam's Club, PO Box 965060, Orlando, FL 32896-5060
518048292	EDI: WFFC2	Jun 15 2024 00:40:00	TD Auto Finance, PO Box 551080, Jacksonville, FL 32255-1080
518161932	EDI: WFFC2	Jun 15 2024 00:40:00	Wells Fargo Bank - Health Advantage, PO Box 71118, Charlotte, NC 28272-1118
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518227816	*+	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2024 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Citizens BK Pennsylvania NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew M. Lubin	on behalf of Creditor Citizens BK Pennsylvania nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Citizens Bank N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Ruby Stone Trust A Delaware Statutory Trust kimwilson@raslg.com
Marisa Myers Cohen	on behalf of Creditor Citizens BK Pennsylvania nj-ecfmail@mwc-law.com jhillier@mwc-law.com
Melissa S DiCerbo	on behalf of Creditor Citizens BK Pennsylvania nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Richard S. Hoffman, Jr.	on behalf of Debtor Norma S. Buen rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 11